

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shannon M Lengal
Debtor

Case No. 17-01788-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: pdf010

Page 1 of 2
Total Noticed: 27

Date Rcvd: Jul 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2017.

db +Shannon M Lengal, 6736 McCleary Road, Stewartstown, PA 17363-9356
4915260 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998-2235)
4915261 Chase, PO Box 15298, Wilmington, DE 19850-5298
4915262 +Citi, P.O. Box 6500, Sioux Falls, SD 57117-6500
4915263 Citi Card CBNA, PO Box 6241, Ibs Cdv Disputes, Sioux Falls, SD 57117-6241
4915264 Cohen Dermatopathology, PO Box 414913, Boston, MA 02241-4913
4915265 Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
4915266 Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
4915268 Disney/Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4915269 Drayer Physical Therapy Institute, 781 Far Hills Drive, Suite 400, New Freedom, PA 17349-8424
4915270 +Erica Rae Cerutti, 781 Far Hills Dr, Suite 400, New Freedom, PA 17349-8424
4915271 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
4915272 +Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
4915275 +Mark Lengal, 6736 McCleary Road, Stewartstown, PA 17363-9356
4915731 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4915277 Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
4915278 +State of Maryland, Central Collection Unit, 5th Floor, 300 West Preston Street, Baltimore, MD 21201-2307
4915281 +THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
4915284 +Women's Institute of Gynecology, 1600 6th Avenue, Ste 117, York, PA 17403-2627

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4915267 E-mail/Text: mrdiscrem@discover.com Jul 11 2017 18:47:26 Discover, PO Box 30421, Salt Lake City, UT 84130-0421
4915273 E-mail/Text: bankruptcy@huntington.com Jul 11 2017 18:47:31 Huntington National Bank, PO Box 182519, Columbus, OH 43218-2519
4915274 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 11 2017 18:47:27 Kohls, P.O. Box 3043, Milwaukee, WI 53201-3043
4915276 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 11 2017 18:47:34 Quicken Loans Inc, Attn: Client Relations, 1050 Woodward Avenue, Detroit, MI 48226-1906
4915279 E-mail/PDF: gecscedi@recoverycorp.com Jul 11 2017 18:49:51 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
4915280 E-mail/PDF: gecscedi@recoverycorp.com Jul 11 2017 18:49:44 Synchrony Bank/Toys R Us, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
4915282 E-mail/PDF: gecscedi@recoverycorp.com Jul 11 2017 18:49:44 Toys R US/Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
4915283 E-mail/PDF: gecscedi@recoverycorp.com Jul 11 2017 18:49:47 Walmart/Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael R Caum on behalf of Debtor Shannon M Lengal mikecaumesq@comcast.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 7
: :
SHANNON M. LENGAL, : CASE NO. 1:17-bk-01788-RNO
: :
Debtor :
: :
ANDREW R. VARA :
ACTING UNITED STATES TRUSTEE, :
: :
Movant :
: :
vs. :
: :
SHANNON M. LENGAL, :
: :
Respondent :
:

STATEMENT AND NOTICE OF PRESUMED ABUSE

As required by 11 U.S.C. § 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the Debtor. Having considered these materials in reference to the criteria set forth in 11 U.S.C. § 707(b)(2)(A), and pursuant to 11 U.S.C. § 704(b)(2), the United States Trustee has determined that: (1) the Debtor's case should be presumed to be an abuse under 11 U.S.C. § 707(b); and (2) the product of the Debtor's current monthly income, multiplied by 12, is not less than the requirements specified in 11 U.S.C. §§ 704(b)(2)(A) or (B).

As required by 11 U.S.C. § 704(b)(2) the United States Trustee shall, not later than 30 days after the date of the filing of this Statement, either file a motion to dismiss or convert under 11 U.S.C. § 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. § 707(b)(2)(B).

Respectfully submitted,

ANDREW R. VARA
ACTING UNITED STATES TRUSTEE

Anne K. Fiorenza
Assistant United States Trustee

By: /s/ Gregory B. Schiller
Gregory B. Schiller, Esq.

Trial Attorney
United States Department of Justice
Office of the United States Trustee
Middle District of Pennsylvania
228 Walnut Street, Suite 1190
Harrisburg, PA 17101
Tel. (717) 221-4515
Fax (717) 221-4554
Email: Gregory.B.Schiller@usdoj.gov

Dated: July 10, 2017